

2003 Massachusetts Homeowners Insurance  
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 9  
Page 1

Territory	Data	Form			Grand Total
		C	O	T	
2	Sum of WP	2,017,673	15,706,310	818,301	18,542,284
	Sum of EP	1,836,720	14,793,683	843,491	17,473,894
	Sum of W hse yrs	4,620	11,596	3,448	19,664
	Sum of E hse yrs	4,313	11,306	3,576	19,194
	Sum of Inc Loss	607,348	6,162,329	333,086	7,102,763
	Sum of Inc Claims	224	655	75	954
3	Sum of WP	2,546,147	2,308,833	440,286	5,295,266
	Sum of EP	2,354,254	2,137,328	434,011	4,925,593
	Sum of W hse yrs	2,991	778	1,178	4,946
	Sum of E hse yrs	2,855	778	1,173	4,806
	Sum of Inc Loss	1,600,027	3,411,179	177,546	5,188,752
	Sum of Inc Claims	167	54	43	264
4	Sum of WP	136,597	5,366,345	130,001	5,632,943
	Sum of EP	121,572	4,980,656	128,802	5,231,030
	Sum of W hse yrs	343	3,632	531	4,505
	Sum of E hse yrs	317	3,506	528	4,351
	Sum of Inc Loss	41,542	3,161,565	13,032	3,216,139
	Sum of Inc Claims	21	237	9	267
5	Sum of WP	855,310	13,630,179	616,537	15,102,026
	Sum of EP	810,408	12,835,046	623,362	14,268,816
	Sum of W hse yrs	2,913	13,835	2,988	19,736
	Sum of E hse yrs	2,856	13,593	3,063	19,512
	Sum of Inc Loss	293,710	6,960,311	232,255	7,486,276
	Sum of Inc Claims	123	755	63	941
11	Sum of WP	6,387,476	33,377,053	3,265,714	43,030,243
	Sum of EP	6,073,621	31,252,609	3,354,936	40,681,166
	Sum of W hse yrs	13,494	33,101	12,031	58,627
	Sum of E hse yrs	13,125	32,221	12,477	57,823
	Sum of Inc Loss	2,527,963	15,233,812	876,635	18,638,410
	Sum of Inc Claims	581	1,595	307	2,483
12	Sum of WP	2,243,678	9,509,261	925,910	12,678,849
	Sum of EP	2,137,870	8,865,921	923,107	11,926,898
	Sum of W hse yrs	5,168	4,649	3,322	13,139
	Sum of E hse yrs	5,080	4,571	3,402	13,054
	Sum of Inc Loss	589,473	3,259,562	268,103	4,117,138
	Sum of Inc Claims	220	325	54	599
30	Sum of WP	755,764	10,508,302	655,213	11,919,279
	Sum of EP	715,993	9,780,051	654,061	11,150,105
	Sum of W hse yrs	2,542	15,268	3,400	21,210
	Sum of E hse yrs	2,464	14,790	3,419	20,673
	Sum of Inc Loss	342,682	4,661,455	188,003	5,192,140
	Sum of Inc Claims	107	678	49	834
31	Sum of WP	3,031,210	95,487,851	2,035,244	100,554,305
	Sum of EP	2,878,154	89,313,338	2,018,616	94,210,108
	Sum of W hse yrs	10,601	136,379	9,803	156,783
	Sum of E hse yrs	10,374	134,449	9,914	154,737
	Sum of Inc Loss	1,449,785	48,116,120	354,191	49,920,096
	Sum of Inc Claims	452	7,086	110	7,648
32	Sum of WP	167,046	6,328,363	407,965	6,903,374
	Sum of EP	148,443	5,457,653	379,365	5,985,461

2003 Massachusetts Homeowners Insurance  
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 9  
Page 2

Territory	Data	Form			Grand Total
		C	O	T	
	Sum of W hse yrs	722	10,606	2,627	13,955
	Sum of E hse yrs	655	9,516	2,488	12,659
	Sum of Inc Loss	40,251	2,630,832	79,100	2,750,183
	Sum of Inc Claims	25	513	38	576
33	Sum of WP	40,847	8,814,297	262,602	9,117,746
	Sum of EP	38,149	8,174,345	259,247	8,471,741
	Sum of W hse yrs	194	16,053	1,754	18,002
	Sum of E hse yrs	184	15,607	1,743	17,534
	Sum of Inc Loss	4,178	4,086,990	98,620	4,189,788
	Sum of Inc Claims	2	730	30	762
34	Sum of WP	1,232,817	55,774,583	1,054,413	58,061,813
	Sum of EP	1,153,606	51,124,582	1,016,152	53,294,340
	Sum of W hse yrs	4,645	97,122	5,761	107,527
	Sum of E hse yrs	4,499	93,763	5,666	103,928
	Sum of Inc Loss	528,249	26,313,391	269,155	27,110,795
	Sum of Inc Claims	158	4,558	48	4,764
35	Sum of WP	163,709	12,869,608	180,197	13,213,514
	Sum of EP	150,018	12,039,433	183,553	12,373,004
	Sum of W hse yrs	699	18,045	970	19,714
	Sum of E hse yrs	648	17,710	1,013	19,372
	Sum of Inc Loss	51,229	7,658,683	30,090	7,740,002
	Sum of Inc Claims	23	1,119	14	1,156
36	Sum of WP	1,633,049	78,304,892	907,336	80,845,277
	Sum of EP	1,509,205	72,804,031	911,553	75,224,789
	Sum of W hse yrs	5,562	121,396	4,546	131,504
	Sum of E hse yrs	5,344	119,434	4,624	129,402
	Sum of Inc Loss	933,193	52,677,366	196,104	53,806,663
	Sum of Inc Claims	212	6,900	63	7,175
37	Sum of WP	2,894,868	114,975,952	982,403	118,853,223
	Sum of EP	2,716,753	105,741,161	961,239	109,419,153
	Sum of W hse yrs	9,690	131,735	4,196	145,622
	Sum of E hse yrs	9,446	129,016	4,199	142,662
	Sum of Inc Loss	1,551,503	70,128,683	256,990	71,937,176
	Sum of Inc Claims	276	5,384	50	5,710
38	Sum of WP	61,963	6,380,473	159,160	6,601,596
	Sum of EP	67,594	6,436,950	167,291	6,671,835
	Sum of W hse yrs	270	8,034	859	9,163
	Sum of E hse yrs	287	8,800	897	9,985
	Sum of Inc Loss	78,893	4,307,185	19,466	4,405,544
	Sum of Inc Claims	16	401	6	423
39	Sum of WP	235,323	11,663,759	247,282	12,146,364
	Sum of EP	222,889	10,945,552	254,741	11,423,182
	Sum of W hse yrs	946	14,907	1,403	17,255
	Sum of E hse yrs	921	14,627	1,448	16,997
	Sum of Inc Loss	184,743	4,300,369	46,374	4,531,486
	Sum of Inc Claims	43	765	19	827
40	Sum of WP	4,721,332	102,473,866	2,822,906	110,018,104
	Sum of EP	4,439,567	96,313,007	2,790,723	103,543,297
	Sum of W hse yrs	16,293	141,503	13,491	171,287
	Sum of E hse yrs	15,813	139,801	13,635	169,250

2003 Massachusetts Homeowners Insurance  
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 9  
Page 3

Territory	Data	Form			Grand Total
		C	O	T	
	Sum of Inc Loss	2,792,760	58,905,270	678,661	62,376,691
	Sum of Inc Claims	762	8,672	147	9,581
41	Sum of WP	2,574,041	20,770,065	2,096,235	25,440,341
	Sum of EP	2,389,119	19,426,516	2,095,634	23,911,269
	Sum of W hse yrs	7,557	21,847	10,453	39,856
	Sum of E hse yrs	7,214	21,470	10,577	39,261
	Sum of Inc Loss	1,033,154	9,162,356	512,874	10,708,384
	Sum of Inc Claims	246	1,025	199	1,470
42	Sum of WP	415,313	9,956,255	271,824	10,643,392
	Sum of EP	393,188	9,270,466	280,643	9,944,297
	Sum of W hse yrs	1,754	14,721	1,454	17,929
	Sum of E hse yrs	1,704	14,355	1,519	17,578
	Sum of Inc Loss	260,513	4,773,402	17,690	5,051,605
	Sum of Inc Claims	50	797	8	855
43	Sum of WP	1,120,965	19,001,458	700,287	20,822,710
	Sum of EP	1,054,874	17,804,588	679,655	19,539,117
	Sum of W hse yrs	2,411	16,372	2,868	21,650
	Sum of E hse yrs	2,344	16,236	2,852	21,432
	Sum of Inc Loss	617,598	13,267,653	146,754	14,032,005
	Sum of Inc Claims	133	1,159	38	1,330
44	Sum of WP	7,066,183	179,260,911	5,510,394	191,837,488
	Sum of EP	6,678,008	167,975,903	5,523,483	180,177,394
	Sum of W hse yrs	25,292	261,349	27,896	314,538
	Sum of E hse yrs	24,653	257,007	28,500	310,161
	Sum of Inc Loss	2,958,961	101,370,845	1,015,215	105,345,021
	Sum of Inc Claims	1,035	14,116	295	15,446
45	Sum of WP	576,226	19,544,673	912,809	21,033,708
	Sum of EP	546,532	18,033,395	936,002	19,515,929
	Sum of W hse yrs	1,909	28,762	4,655	35,326
	Sum of E hse yrs	1,883	27,843	4,854	34,580
	Sum of Inc Loss	217,871	11,729,390	280,906	12,228,167
	Sum of Inc Claims	83	1,961	99	2,143
46	Sum of WP	2,378,716	89,703,765	2,126,162	94,208,643
	Sum of EP	2,182,874	81,521,383	2,094,673	85,798,930
	Sum of W hse yrs	8,838	163,753	11,798	184,389
	Sum of E hse yrs	8,421	157,731	11,968	178,121
	Sum of Inc Loss	1,210,384	51,716,541	487,253	53,414,178
	Sum of Inc Claims	325	9,205	128	9,658
47	Sum of WP	220,302	15,070,842	368,062	15,659,206
	Sum of EP	208,868	14,080,191	374,138	14,663,197
	Sum of W hse yrs	857	30,159	1,913	32,929
	Sum of E hse yrs	836	29,396	1,961	32,193
	Sum of Inc Loss	136,799	10,499,806	154,608	10,791,213
	Sum of Inc Claims	51	2,089	54	2,194
48	Sum of WP	347,999	8,175,343	375,153	8,898,495
	Sum of EP	331,898	7,674,920	367,854	8,374,672
	Sum of W hse yrs	1,466	17,956	2,172	21,595
	Sum of E hse yrs	1,448	17,516	2,182	21,147
	Sum of Inc Loss	109,073	5,037,645	222,620	5,369,338
	Sum of Inc Claims	37	1,172	41	1,250

2003 Massachusetts Homeowners Insurance  
Aggregate Total Market Loss Experience by Territory by Form

Exhibit 9  
Page 4

		Form			
Territory	Data	C	O	T	Grand Total
49	Sum of WP	1,362,482	45,547,878	1,319,583	48,229,943
	Sum of EP	1,274,924	42,249,787	1,271,173	44,795,884
	Sum of W hse yrs	5,384	98,970	7,224	111,578
	Sum of E hse yrs	5,185	96,400	7,152	108,736
	Sum of Inc Loss	465,435	28,297,736	374,355	29,137,526
	Sum of Inc Claims	183	5,897	107	6,187
50	Sum of WP	722,606	34,395,795	845,913	35,964,314
	Sum of EP	675,147	31,212,533	827,764	32,715,444
	Sum of W hse yrs	2,057	64,223	4,741	71,021
	Sum of E hse yrs	1,973	61,229	4,726	67,927
	Sum of Inc Loss	234,346	22,790,923	163,934	23,189,203
	Sum of Inc Claims	78	4,594	54	4,726
Total Sum of WP		45,909,642	1,024,906,912	30,437,892	1,101,254,446
Total Sum of EP		43,110,248	952,245,028	30,355,269	1,025,710,545
Total Sum of W hse yrs		139,218	1,496,751	147,481	1,783,450
Total Sum of E hse yrs		134,843	1,462,674	149,557	1,747,074
Total Sum of Inc Loss		20,861,663	580,621,399	7,493,620	608,976,682
Total Sum of Inc Claims		5,633	82,442	2,148	90,223
Total Loss Ratio (I/E)		0.484	0.610	0.247	0.594